



Lesson 2: Learn to Earn

TOPIC: Earning Money

OVERVIEW:

As students discover the purpose of money, they will begin to wonder how money is earned. Help students explore real-world concepts in this lesson by examining different jobs and sources of income. Making connections between jobs students are familiar with, such as those held by family members, learners begin to associate how income is earned. A variety of independent and small group activities are provided throughout the lesson to extend students' exploration of earning money.

OBJECTIVES:

1. Identify and explore different jobs
2. Examine sources of income (such as selling lemonade or receiving birthday money)
3. Discover and explain that money is made (earned) by working

HANDOUTS:

- What I Want to Be When I Grow Up
- Jobs and Action Words

TEACHER PRESENTATION SLIDES:

- Graph: Our Favorite Classroom Jobs
- The Cycle of Money
- Story Problems: Learn to Earn

ESSENTIAL QUESTIONS:

- How do I get money?
- What is a job?
- How can I make money?

ASSESSMENT ACTIVITIES:

Pre-Assessment:

- **Activity:** Jobs in the Classroom
- **Activity:** Skills to Pay the Bills

Post-Assessment:

- **Story Problems:** Learn to Earn slide
- **Activity:** Class Reflection

Time:

60 minutes

Supplies:

- Chart paper, markers, pencils
- Paper plates
- Projector (for teacher presentation slides)
- Access to the Internet (optional)
- Suggested books (optional):
 - *The Go-Around Dollar* by Barbara Adams
 - *Clothesline Clues to Jobs People Do* by Kathryn Heling
 - *What Do People Do All Day?* By Richard Scarry

Preparation:

- Make copies of student handout
- Set up projector with presentation slides

Glossary with key vocabulary 10

TEACHER TIPS:

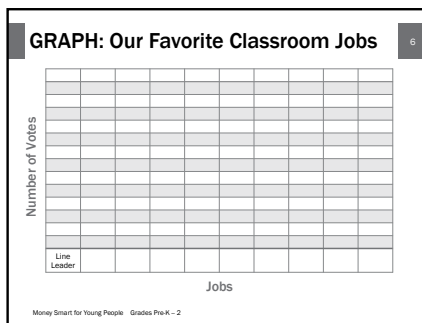
- Look for grade level modifications throughout this lesson for ways to adapt activities for your students.
- Spend time focusing on the concept of how income is earned and the money cycle.
- Adapt any writing activities to listening and speaking activities.
- Make time to explore the literature and technology resources mentioned in the guided and extended exploration sections of this

Instruction Steps

WARM UP

Jobs in the Classroom

5 MINUTES



Begin by discussing classroom jobs and responsibilities. Students can each identify which jobs they like best, and why.

As an extension activity, the class may use the **Graph: Our Favorite Classroom Jobs** slide to create a chart (tally chart, or bar graph, for example) recording favorite classroom jobs.

GUIDED EXPLORATION

Skills to Pay the Bills

30 MINUTES

Discuss how jobs and careers are connected but different. Explain that a job is a task you complete using your time and skills to earn money. A career is the type of work someone does most or all of their working life and can include multiple jobs.

Ask students:

- *What jobs do you think you'd be good at?*
- *What careers are you interested in? Why?*

As an example, you may share why you chose teaching (i.e. what interested you in teaching and how you use different skills and things you're good at in your job). Brainstorm a list of possible jobs as a class and record all ideas on chart paper.

Next, give students a paper plate and crayons, and ask them to list their interests (*What do you like to do? What jobs would you like to have?*) and their skills (*What are you good at?*). Model creating a plate sharing your own skills and interests.

Grade Level Modifications:

Pre-K–K: Students may draw a picture of their desired job or cut and paste images representing skills and interests.

Grades 1–2: Students may walk around the room with their plates and share one skill that they feel each peer is good at. These additional skills may be written down on one another’s plates or just shared aloud.

Share that careers are constantly changing and growing. Each career has its own unique tools to get the job done. Have students brainstorm and discuss what tools different careers might use.

Grade Level Modifications:

Pre-K–K: Create a mystery bag of items representing career tools (such as an oven mitt, measuring tape, or headphones). Show the item and have students share what profession might use it for their job. Items may have more than one career application (e.g., a construction foreman and furniture craftsperson may use a tape measure, or a musician or video technician may use headphones).

Grades 1–2: Share with students that many jobs exist today that were not around 10 years ago or even when their parents were kids. Today technology is used in many careers and has created jobs that didn’t exist in the past, such as writing stories as a blogger or creating your own online video series.

Ask students *how they might use technology with their skills and interests*. Next ask students, *given how quickly technology changes, what jobs do they think will be new in the next 10 years*.

Analyzing Sources of Income

5 MINUTES

Facilitate a brief class discussion about making money.

Possible discussion questions include:

- *Can kids make money?*
- *What are some way kids could make money?*

For example: lemonade stand, garage sale, bake sale, or by doing chores.

How Money is Earned

15 MINUTES

As a class, play “Where My Money Goes.” Have students come together in a circle. Each person will “earn” \$5, which will move around the circle passed from one person to the next.

Begin by sharing that there are many jobs in a community and that, today, the class will imagine how money could be earned and spent.

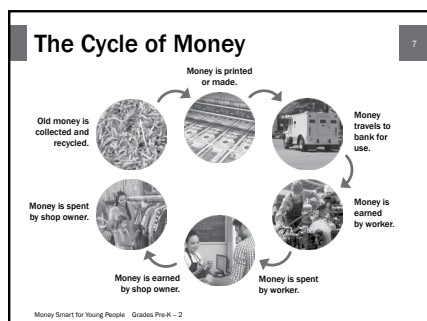


Each student will repeat how he or she earned money and then share how it was spent, passing it to the next person.

For example: *"I earned this \$5 selling popcorn, and then I spent it at (student's name) sticker shop."* (Hand \$5 to the next student.)

Next student: *"I earned this \$5 selling sticker and spent it at (student's name) buying_____."*

Share **The Cycle of Money** slide. Go over each step in the cycle. Then discuss what this looked like in the game played in class.



MONEY SMART TIP!

Discussing the cycle of money gives students the chance to reflect on how money is used, while also beginning to lay a foundation or understanding economic concepts in the future.

Optional: Read the story *The Go-Around Dollar* by Barbara Adams.

Grade Level Modifications:

Pre-K–K: Read only the fictional sections. The fact sections can be explored with young students by studying the pictures and discussing fun facts in more simplistic terms.

Grades 1–2: Have the class think back to the exploration of the history of money from Lesson

Ask: *What facts do students know about where money comes from?*

WRAP UP **Class Reflection**

5 MINUTES

Ask students:

- *How can you earn money?*
- *What jobs interest you and why?*

Invite them to share their responses. Check for understanding and possibly introduce extended exploration centers for exploring the topic further.

Extended Exploration

Note: Use the following activities to extend the lesson topic throughout the year. Activities can be completed as a class, in small groups, or during center time. Duration of activities will vary.

LITERACY CENTER

Possible Book Selections:

Note: Read books with your class that focus on the lesson's financial literacy topic. Below are suggestions, but you may find other selections in your library that can be used to generate a similar discussion. For pre-literate students, read books aloud or have students do a picture walk – examining imagery and detail to preview the story before introducing text.



- *Clothesline Clues to Jobs People Do* by Kathryn Heling: Guess what job a person might have by exploring the clothes hanging up to dry in this book.

Discussion Questions: *What would your clothesline look like for the job you want to have when you grow up?*

- *What Do People Do All Day?* by Richard Scarry: Discover all the community members' hard at work in Busy town and learn about different jobs that people can have.

Discussion Questions: *Can you find a job you would like to have in one of the illustrations?*

- *All That I Can Be* by Mercer Mayer: Join Little Critter and his sister as they wonder about all the possible things they could be when they grow up.

Discussion Question: *Which job did you find most interesting? Why?*

Speaking, Listening, and Writing Prompts:

Explore the following prompts through a themed show-and-tell, circle time discussions, partner pair-share discussions, or writing.

Ask students to share what jobs they might like to have when they grow up. What jobs do their family members hold?

Brainstorm a list of possible jobs as a class. Give each student a copy of the **What I Want to Be When I Grow Up** handout to create their own picture and description.

Grade Level Modifications:

Pre-K–K: Pre-literate students may draw a picture while having their stories recorded through modeled or guided writing as a small group or with the class.

Topic: *What is your favorite classroom job, and why?*

Grades 1–2: Students may explore the following writing prompts by journaling or as independent writing assignments.

Topic: *What jobs do you like, and why? What does someone with that job do?*

MATH CENTER

Math Station:

Using the materials below, students can explore the following math station activities independently or as part of a small group. These could be used during classroom centers or as a choice for students who finish assignments early.

Grade Level Modifications:

Pre-K–K: Materials: Stickers of different careers, piece of white paper. **Instructions:** Have students fold paper in half twice to create four quadrants. In each box have students write a number 1 through 4. Next, have students use career stickers to match the numbers they have written.

Grades 1–2: Materials: Images of different careers.

Instructions: Have students brainstorm one way each career person would make money (what job they do) and one way they could use money.

Story Problems:

Display the **Story Problems: Learn to Earn** slides. Problems can be printed or projected, then explored and solved as a whole class, a small collaborative group, or individually.

The first problem listed, Challenge 1, is more appropriate for young students. Challenge 2 will provide more difficulty.

Grade Level Modifications:

Pre-K–K: Solve step-by-step problems developing students' critical thinking and deductive reasoning during circle time or as a small group. Each challenge involves using or creating a visual with students and discussing small steps to solve a problem. Instead of drawing the coins to solve, students may use physical play coins to complete each challenge step.

STORY PROBLEMS: Learn to Earn 8

CHALLENGE 1

Stephen helps his dad mow the lawn. He gets 4 quarters. He helps his mom with dishes and gets 4 more quarters. How many coins does he have?

- a) Draw a picture of how many coins Stephen got from his dad.
- b) Draw a picture of how many coins Stephen got from his mom.
- c) Count all the coins.
- d) Write the number of coins Stephen has all together.

Money Smart for Young People Grades Pre-K – 2

Grades 1–2: Using the provided challenges as inspiration, create personal story problems and exchange them with classmates to solve. Students may solve the challenge by modeling the card sales with play money and paper cards with a partner.

TECHNOLOGY CENTER

Games and Online Activities:

- **Sesame Street “The Job Song”:** Check different types of jobs with musical puppets. <http://vimeo.com/49648565>

SOCIAL STUDIES CENTER

During back-to-school and routine setting, discuss classroom jobs, including each job’s responsibilities and how jobs are assigned.

For Labor Day, have students act out a job and have peers guess what it is.

Provide pictures or books about community helpers. Have students complete the **Jobs and Action Words** handout by matching the jobs with the correct action verb. For example: Chef-cook.

ARTS & DRAMATIC PLAY CENTER

Dramatic Play:

Students can explore different careers through a range of dramatic play themes including, but not limited to, community jobs dress-up, veterinarian clinic, school bake sale, lemonade stand, or garage sale.

Sensory Activities:

Create communities with career dolls and figures, building blocks, and toy buildings. Older students can craft a 3-D map of a community by laying down a sheet of graph paper and using Unifix cubes to build community buildings. They can write labels on the graph paper for each of their buildings.

Art Project:

Create captions for different job pictures using magazines, photos, or other images of different careers.





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WHAT I WANT TO BE WHEN I GROW UP

Name: _____

Complete the sentence and draw a picture of what you would like to be when you grow up.

I want to be a _____



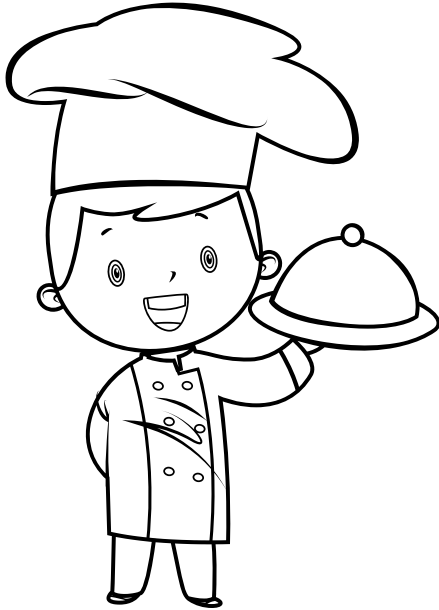


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JOBS AND ACTION WORDS

Name: _____

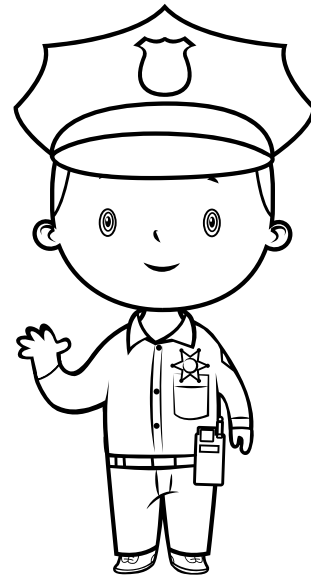
Match each job with the correct action word.



Chef



Scientist



Police Officer



Nurse



Musician



Construction Worker

Care

Entertain

Cook

Research

Protect

Build

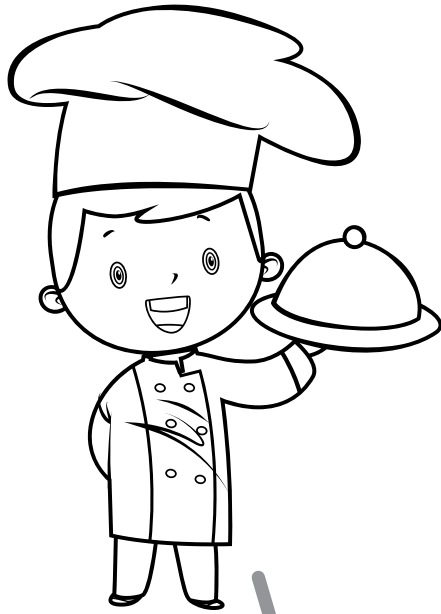


Lesson 2: Learn to Earn JOBS AND ACTION WORDS

Answer Key

Name: _____

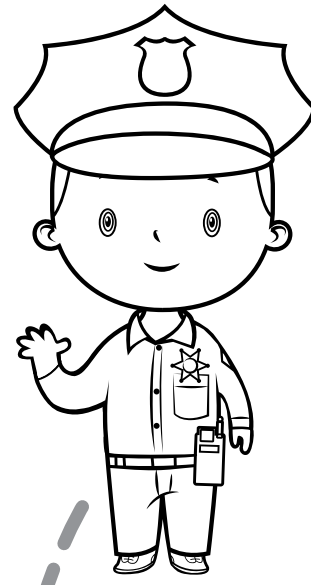
Match each job with the correct action word.



Chef



Scientist



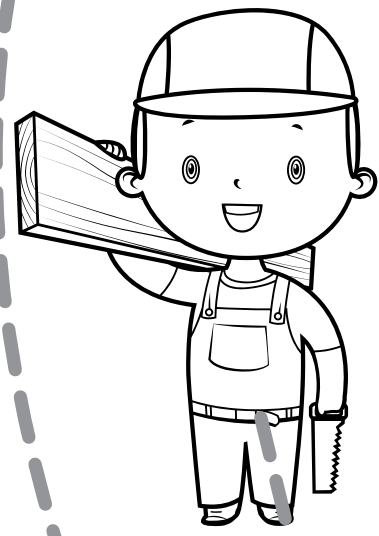
Police Officer



Nurse



Musician



Construction Worker

Care

Entertain

Cook

Research

Protect

Build

